Newfoundland Student Aid Program

FOR CHANGES FROM LAST YEAR
SEE BACK COVER.

1982-83
ACADEMIC YEAR

85-1486/

IMPORTANT

Please read this brochure carefully, and in conjunction with the Canada Student Loans brochure, before completing your application for Student Aid.

Do Not discard this brochure — keep for further reference.

Note: Figures quoted in this brochure are those in effect at the time of printing and may be subject to change.

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SECTION A — GENERAL INFORMATION

1. What are the principles behind the Newfoundland Student Aid Program?

The Newfoundland Student Aid Program is intended to provide opportunities for students of this Province who lack adequate financial resources to pursue post-secondary education.

The following qualifications apply:

The Program is intended to supplement rather than replace family and/or student resources.

In order to determine the amount of financial assistance required, the Province assesses objectively the resources of the family and/or the student which could reasonably be used to provide for the student's educational costs.

The basis of the assessment of the family and/or student resources has been developed by the Federal Government, in co-operation with the participating Provinces, for the administration of the Canada Student Loans Plan.

Since the Provincial Government Grant portion of Student Aid is integrated with the Canada Student Loans Plan, and families are expected to contribute in proportion to their resources, you and your parents or spouse cannot arbitrarily transfer this financial responsibility to the Province of Newfoundland.

2. Which institutions are designated for Student Aid purposes?

The following institutions in the Province are designated:

Memorial University
Sir Wilfred Grenfell College
All Provincial Colleges
All Schools of Nursing
All District Vocational Schools
The Craft Training School
Newfoundland Secretarial Academy

In addition, this Province recognizes all other institutions that have been designated by the other Provinces.

Most educational institutions throughout the world are designated for Canada Student Loans purposes. If you require information regarding a specific institution, please contact the Student Aid Division.

3. Am I classified as a Group A (Dependent) or Group B (Independent)?

Group A You are considered as a dependent student (financially dependent on your parents) if you do not meet one of the requirements for independence (Group B)

Group B You are considered to be financially independent of your parents if:

(a) there is no parent, guardian or sponsor (parents/guardian/ sponsor are deceased, etc);

(b) you are married or are a single parent;

(c) you have been out of secondary school for four Calendar years;

(d) you have been in the labour force for 24 months, each period of which is at least 12 consecutive months.

4. What financial assistance is available to students?

You may be eligible for a loan or a loan and grant to help pay for your post-secondary studies and certain related costs.

Loans are made available through the Federal Government's Canada Student Loans Plan. Grants are provided by the Government of Newfoundland.

In Newfoundland, both forms of assistance are combined and administered through the Provincial Government's Student Aid Program.

Loans are interest free while you are a full-time student but incur interest during the repayment period. Grants do not normally have to be repaid.

5. If I get assistance, how much will be loan and how much will be grant?

If you are a "dependent" student, you will be required to submit

information in connection with your parents financial resources. If you are married, you will be required to submit information in connection with your spouse's resources. This informaion will be used in determining your financial need.

When need has been determined, assistance will be available as follows:

For Memorial University students:

— The first $575 per semester in Canada Student Loans

— The next $1000 per semester for single students and $1250 per semester for married students in Provincial Government Grant.

— Remaining need if any, will be Canada Student Loans to bring the total loan to $56.25 per week for each week of the period of studies.

Students attending designated institutions in the Province, other than Memorial University, may apply for Canada Student Loans only. The maximum loan available is $56.25 per week for each week of the course. Students who meet institutional requirements may receive allowances from their respective institutions.

If you are studying outside Newfoundland, assistance will be awarded as follows:

If your professional degree is available in this Province,

— The first $56.25 per week for each week of the course will be Canada Student Loans.

Remaining need up to $1000 per semester for single students and $1250 per semester for married students in Provincial Government Grant.

If your professional degree is not available in this Province, you will be awarded assistance on the same basis as Memorial University students.

6. Which programs and how many courses must I take to be eligible for assistance?

You have to be a full-time student in a program of study of at least 12 weeks which has been approved by the Newfoundland Government and which leads to a degree, diploma or certificate. By full-time, we mean you should be taking at least 60% of a normal full course load.

Part-time or summer school students are not eligible for assistance under the Student Aid Program.

7. What happens if I receive assistance and drop some courses or withdraw during my period of study?

If you register as a full-time student and later drop courses that will put you in the part-time category, or withdraw during a semester, the total financial assistance awarded for that semester will be pro-rated. If you have already received financial assistance for that semester, you will be required to repay the total amount over and above the pro-rated amount.

8. How do you calculate my Costs and Resources?

The Canada Student Loans brochure explains in detail how your educational costs and financial resources are calculated. You should read the brochure for detailed information. The difference between costs and available resources is your financial need.

The following COSTS are taken into consideration in the assessment of need for financial assistance:

(a) **Fees** — actual tuition and other compulsory fees paid (including, when appropriate, required professional society membership which is obligatory in connection with the period of studies).

(b) **Books and Supplies Allowances** — For students attending Memorial University $140.00 per semester (Medical & Engineering students are allowed different costs based on the costs of their program). Students in Provincial Colleges, Nursing Schools, District Vocational Schools, etc. are eligible for a book allowance as determined by course cost. Students who study outside the Province will be allowed book costs as shown on the "Green Sheet" which is certified by the Institution they are attending.

(c) **Maintenance Allowance**

(1) Living in Institutional Residence

Actual cost of a double room and food at the institutional residence to include the 21 meal per week plan.

(2) Private Accommodation including Apartment Living

An allowance of $59.00 per week for each week of the course. Students studying outside the Province will be allowed a weekly allowance equal to the away from home rate awarded by the Province in which they attend school.

(3) Living at Home

For independent students an allowance of $35.00 per week for each week of the course for room and board, when applicant is living at home. **"Dependent"** students will not be allowed any room and board allowance to live at home.

(4) Basic Maintenance Allowance (married students)

A basic maintenance allowance of $12,100.00 per academic year ($4,033.00 per semester) which includes provision for food, clothing, housing, utilities, home furnishings and equipment, household operations, medical supplies, personal care, recreation, communications and transportation. Students who are single parents will be allowed a basic maintenance allowance of $8750.00 per year ($2917.00 per semester).

(d) Miscellaneous Allowance (Single student only)

An allowance of $25.25 per week for each week of the course to cover incidental expenses (i.e. laundry, personal care, etc). For married students and single parents this allowance is included in the Basic Maintenance Allowance.

(e) Transportation

(1) Local

Living on Campus.....nil
Living in St. John's.....$5 per wk.
Living in Mount Pearl.....$7 per wk.
Living in areas outside St. John's & Mt. Pearl and commuting to Campus.....$8 per wk.

Students attending institutions outside the Province....an allowance equal to the average cost of transportation as determined by the Province concerned.

(2) Return

Group A Students (dependent)

The cost of two return trips to the parents permanent home by the most sensible and resonable means of transportation to a maximum of $600 per academic year ($300.00 per semester), if parents permanent home is not within commuting distance of the educational institution.

Group B Students (independent)

The cost of one return trip to the parents permanent home by the most sensible and reasonable means of transportation to a maximum of $600.00 per academic year ($300.00 per semester), if parents permanent home is not within commuting distance of the educational institution.

The cost for transportation for married students and single parents is included in the Basic Maintenance Allowance. However, the return transportation may be given to a married student only if he/she is living away from the spouse for the purpose of attending an educational institution.

(f) Medical Insurance Premiums (Single students only)

If you no longer come under your parents insurance coverage, you will be allowed to claim the cost of medical insurance for one person.

The following Resources will be taken into consideration in the assessment of need for financial assistance:

(A) Family Contribution

Group A Students (dependent)

Your parents are required to make a contribution towards your educational cost if through assessment it is deemed that they are in a position to do so. The amount of the contribution will be determined by the gross family income and the size of the family. Detailed information regarding parental contribution is shown in the Canada Student Loans Brochure.

Group B Students (independent)

Your parents are not required to make a contribution to your education but, if they do so, any contribution will be included as a resource.

Married Students and Single Parents

Your total income (including that of your spouse) will be balanced against the cost for family maintenance. If your income is more than the allowed costs, this amount will be counted as a resource towards meeting your educational costs (tuition and books).

(B) Student Contribution (Single students only)

All students are required to work and make a contribution towards the cost of their education. The required contribution is 45% of the minimum wage multiplied by 40 hours per week multiplied by the number of weeks the applicant is available for work. A contribution will be taken on the initial assessment from all students who were available for work.

If you were unable to find work during the work period and wish to appeal, you will be required to provide certification from Canada Manpower for registration for employment and at least five letters of refusal from prospective employers. **However, students who cannot provide certification of registration with Manpower and the letters of refusal will be required to exhaust the total Canada Student Loan ($56.25 per week for each week of the course) before becoming eligible for additional Provincial allowance.**

(C) Scholarships and other Merit Awards

The total of all scholarships and other merit awards less $600 will be taken as a resource.

(D) Bursaries and Other Awards Based on Need

The total of all bursaries and other awards based on need will be taken as a resource.

(E) Part-Time Earnings

The total of part-time earnings while attending classes, less $50.00 per week for each week of the course, will be taken as a resource.

(F) Other Resources

The total of all Stocks, Bonds, Savings Certificates, Savings Accounts, Trust Accounts, etc., and any other resources available to the applicant, will be taken as a resource.

If you have no assessed resources, you could qualify for the maximum amount of your educational costs. However, if your available resources equal or exceed Educational Costs, you will not qualify for any financial assistance.

If your resources for the assessed period exceed your educational costs, any excess will be brought forward to offset the educational costs for the next semester, if that semester forms part of the current academic year.

9. Where do I get application forms:

Applications for students attending Memorial University will be mailed from the Student Aid Division around the first of June. If you do not receive your application within a reasonable period, you should contact the Student Aid Division.

Application forms for High School Students will be forwarded to the schools in late May or early June.

Students planning to attend institutions other than Memorial University of Newfoundland should request application forms directly from the Student Aid Division. In some cases, application forms may be available from the Student Awards Officer at the institution you will be attending.

10. Where and When must I submit my application:

Your application must be forwarded to the Student Aid Division, Thomson Student Centre, Memorial University of Newfoundland, St. John's, Nfld., as soon as possible after the forms are available. YOU ARE URGED TO APPLY EARLY. APPLICATION FORMS WILL BE PROCESSED IN THE DATE ORDER IN WHICH THEY ARE RECEIVED PROPERLY COMPLETED.

NOTE:

(1) If you will be a full-time student in the third semester of the 1982-83 academic year and you have received Student Aid for both the first and second semesters or the second semester only, you do not have to re-apply for Student Aid for the third semester. Your application which is on file will be reassessed, Student aid awarded accordingly, and a notification sent to you.

(2) If you will be a full-time student in the first and third semesters, but will not register full-time in the second semester, you must re-apply for Student Aid for the third semester.

(3) If you are enrolled in a co-operative program (i.e. Commerce or Engineering), you are not eligible for financial assistance during work terms. Canada Student Loan interest free status may be maintained during work terms if you register full-time in the term immediately following your work term and receive a loan for that term. If you do not wish to apply, or your application for a loan is rejected for the term immediately following your work term, you must obtain a Schedule 2 from your bank and have it signed by an official at the Registrar's Office and return it to your bank in order to maintain your interest free status.

11. What are the deadlines for acceptance of applications?

The FINAL DATES for the acceptance of applications in each of the three semesters are as follows:

First semester (Fall).....November 19, 1982

Second semester (Winter).....March 18, 1983

Third semester (Spring).....July 15, 1983

Applications received after the deadline date in each semester will not be processed until the next semester. NOTE: **Applications received after July 15, 1983 will not be accepted.**

12. How do I receive my Student Aid?

When your application has been processed, a Notification of student Aid will be mailed to you. This notification will indicate the amount of Financial Assistance you will receive in each semester. **Please retain this Notification.** The Tuition award for students attending Memorial University will be paid directly to the University. The Grant portion will be paid to you by cheque each semester. Cheques are usually available approximately six weeks after classes commence. MEMORIAL UNIVERSITY STUDENTS MUST PRESENT IDENTIFICATION CARDS TO OBTAIN GRANT CHEQUES.

Canada Student Loans Certificates of Eligibility for Memorial University students will be distributed on registration day for all applications processed to the middle of August. Subsequent disbursements may take place every three weeks after classes commence.

Canada Student Loans Certificates of Eligibility for students attending other institutions will be forwarded to the Financial Aid Office of the respective institutions. Grant cheques, where applicable, will also be forwarded to the Financial Aid Office of the respective institutions.

13. How do I appeal my award and what are the deadlines for accepting appeals?

After receiving your Student Aid Notification, if you are not satisfied with the financial award, you may appeal either in person at the Student Aid Office or by writing the Appeals Officer, Student Aid Division.

In an effort to avoid lengthy waiting periods for students at the Appeals Office, an appointment system is in effect. If you wish to appeal in person, you are required to make an appointment.

If you appeal Student Contribution, you must complete an "Earnings Review Form", follow the instructions on the form, and submit it to the Appeals Officer. Insure that all weeks are accounted for and that all required documents are attached. **Do not wait for a final decision on your appeal before negotiating the student aid originally approved. Any additional assistance awarded as a result of your appeal will be available before the end of the semester.**

The final dates for acceptance of appeals in each of the three semesters are as follows:

First semester.....November 30, 1982

Second semester.....March 31, 1983

Third semester.....July 22, 1983

NOTE: Appeals received after July 22, 1983 will not be accepted

14. What documents do I need when completing my application form:

Married Students

(1) Marriage Certificate, if not previously submitted;

(2) Birth Certificate of children if not previously submitted

(3) Statement of spouse's gross weekly income and income tax deducted;

(4) Statement of spouse's Unemployment Insurance Benefits, if applicable;

(5) Statement of actual day care costs, if applicable, and Receipts;

(6) Landed Immigrant Certificate (long form), if applicable and not previously submitted.

In addition to the above, you and your spouse are required to sign the Tax Waiver found at the back of the application form.

Group A (Dependent) students:

(1) Copy of 1981 Income Tax Returns for both parents/guardians/sponsors (if both parents/guardians/sponsors were employed in 1981).

(2) Copy of Income & Expenses Statement for 1981 if parents/guardians/sponsors are self-employed AND a copy of the 1981 income tax returns;

(3) Landed Immigrant Certificate (long form) if applicable and not previously submitted.

In addition to the above, you and both your parents/guardians/sponsors are required to sign the Tax Waiver found at the back of the application form.

NOTE: Parents/Guardians/Sponsors may obtain copies of Income Tax Returns by writing the District Taxation Office, Sir Humphrey Gilbert Building, Duckworth Street, St. John's, Nfld.

Group B (Independent) students:

(1) Landed Immigrant Certificate, (long form) if applicable and not previously submitted.

All Group B (Independent) students are required to sign the Tax Waiver found at the back of the application form.

Divorced or Separated Students and Single Parents:

(1) Proof of divorce or separation;

(2) If requesting single parent status; a statement from a responsible third party confirming that you and your child/children are living separate and apart from your parents.

(3) Copy of Birth Certificate for each child, if not previously submitted.

(4) Statement of actual day care costs, if applicable, and receipts. All students in this group are required to sign the Tax Waiver at the back of the application form.

15. What are my obligations?

Notification must be sent to the Student Aid Division, Thomson Student Centre, Memorial University of Nfld., St. John's, Nfld. if:

(1) you have applied for Student Aid and decide not to attend school in the 1982-83 academic year;

(2) you register in a faculty other than that shown on your Student Aid application form;

(3) you have applied for assistance as a full-time student and register as a part-time student;

(4) you register as a full-time student and later discontinue courses that will subsequently place you in the "part-time" student category;

(5) you withdraw at any time after registration;

(6) your financial situation changes at any time after submission of your application for Student Aid;

(7) you get married after you commence your academic year.

Also it is important to read the contents of the reverse side of the students copy (4) of your certificate of eligibility.

Conditions governing award (Canada Student Loans):

1. A recipient of a loan who withdraws before the end of the academic year will be required to start repayment six months after withdrawal.

2. **Any additional awards or assistance receive after this application is submitted must be reported to the student aid division.**

3. Section 14 of the Canada Student Loans Act reads as follows:

   (1) Every person who, in respect of a guaranteed student loan, knowingly makes any false statement or misrepresentation in an application or other document or wilfully furnishes any false or misleading information, is guilty of an offence under this Act and is liable on a summary conviction to a fine not exceeding one thousand dollars.

   (2) A prosecution for an offence under this Act may be instituted at any time within but not after six years from the time when the subject matter of the complaint arose.

16. Will information contained in my application be verified?

Students and parents should be aware that a false statement made by the student or parent may be an offence under the Canada Student Loans Act, leading to a fine of up to $1,000.00 and obligatory immediate repayment of all monies received. ALL APPLICATIONS ARE NOW SUBJECT TO AUDIT PROCEDURES, INCLUDING VERIFICATION OF STUDENT AND PARENT INCOME, AND FAILURE TO PROVIDE DATA WHEN REQUESTED WILL DEBAR AN APPLICANT FROM FURTHER ASSISTANCE.

17. Examples of how to calculate assistance:

The following examples show how assistance would be calculated for two applicants, one "Dependent" and one "Independent."

Example No. 1. Dependent

This example applies to a single applicant who has just completed high school and will attend the first year of the Education Program at Memorial University. The father earns $25,000.00 and the mother is not employed outside the home. They have two children, including the applicant who lives with the parents three miles from campus. Applicant was available for work for two months during the summer.

EDUCATIONAL COSTS	
tuition and compulsory fees	$898.00
books and equipment	$280.00
room and board	—
local transportation (32 wks. at $5.00 per wk.)	$160.00
miscellaneous (32 wks. at $25.25 per wk.)	$808.00
total costs	$2,146.00
FINANCIAL RESOURCES	
contribution from parents	—
contribution from summer earnings (8 wks. at $62.10)	$497.00
total resources	$497.00
FINANCIAL NEED	
cost less resources $2,146.00 - $497.00	$1,649.00
ASSISTANCE AWARDED	
loan	$1,150.00
grant	499.00
total assistance	$1,649.00

Example No. 2. Independent (living away from home)

A single applicant who is enrolled in a 32 week second year university program and was available to the labour force for four months prior to registration.

EDUCATIONAL COSTS	
tuition and compulsory fees	$ 898.00
books and equipment	$ 280.00
board and lodging (32 wks. at $59.00 per wk.)	$1,890.00
miscellaneous (32 wks. at $25.25 per wk.)	$ 808.00
local transportation (32 wks. at $5.00 per wk.)	$ 160.00
total costs	$4,036.00
FINANCIAL RESOURCES	
student contribution (17 wks. at $62.10)	$1,056.00
other resources	—
total resources	$1,056.00
FINANCIAL NEED	
costs less resources ($4,036.00 - $1,056.00)	$2,980.00
ASSISTANCE AWARDED	
loan	$1,150.00
grant	$1,830.00
total assistance	$2,980.00

18. Where can I obtain additional information

Additional information on any aspect of the Newfoundland Student Aid Program may be obtained by contacting the Student Aid Division, Thomson Student Centre, Memorial University of Newfoundland, St. John's, Newfoundland.

Students who experience difficulty in completing their application forms or who need assistance regarding other aspects of the program may call the division collect on number (709) 737-2688.

SECTION B — PROVINCIAL STUDENT AID POLICY

1. **Residency in another Province**

   If a student establishes residence in another province and is refused assistance because financial need is not evident when the application is processed or is refused assistance because the application was received after the deadline dates in that province, that student is not eligible for assistance from the Province of Newfoundland.

2. **Circumstances requiring refund of Student Aid:**

   (a) Students who change from full-time status to part-time status or withdraw during a semester will have their financial assistance awarded on a pro-rated basis and will be required to repay any Provincial Assistance awarded over and above the pro-rated amount. **Future applications for Student Aid will not be processed until the total indebtedness to the Crown is recovered.**

   (b) Students will be required to forfeit all Provincial funds awarded in a semester if they fail to negotiate the required amount of Canada Student Loans awarded for that semester.

   (c) Students who apply for aid for two semesters, and attend for one semester only, will have their applications reprocessed to reflect total resources available against one semester's costs. Overpayment resulting from this adjustment must be repaid before further aid is awarded.

3. **Financial Assistance from other sources**

   (1) A student who is sponsored by and receiving assistance through an armed forces subsidized officer training program (ROTP, MOTP, DOTP) is ineligible for assistance under the Newfoundland Student Aid Program. If a student is notified of eligibility for one of these programs after receiving financial assistance from the Student Aid Program, the Provincial Student Aid award becomes immediately repayable in full.

   (2) Students whose academic costs are fully covered by another government program are ineligible to apply for assistance from the Newfoundland Student Aid Program.

   (3) Assistance from the Department of Veteran's Affairs and Or-

phan's Allowance from Canada Pension, assistance from Department of Rehabilitation, other Government Departments and Boards, Charitable Organizations, etc., is applied as a direct resource against a student's educational costs in assessing eligibility for financial assistance.

4. **Financial Aid Awarded when applicant attends more than one semester and requests assistance for only one semester.**

   An applicant who attends classes for two semesters and requests assistance for only one semester will have the application processed for two semesters and will be eligible for one-half the total award.

5. **Students currently in default on Canada Student Loans**

   Students who have defaulted on previous Canada Student Loans are required to obtain official clearance from the Canada Student Loans Branch, Department of Secretary of State, Ottawa, before further applications can be processed.

   Students who do not receive an official clearance before the end of a semester will not be eligible for any loan or grant assistance for that semester.

6. **Students not permitted to borrow from Canada Student Loans:**

   Students who have defaulted on repayment of a previous Canada Student Loan and are refused permission to borrow further Canada Student Loans will not be eligible for Provincial Government assistance.

   Students who have borrowed their maximum from the Canada Student Loans Plan ($9,800) may be eligible for Provincial Government Assistance but, in such cases, the required amount of Canada Student Loan that would normally be awarded will be deducted from financial need before any provincial grant is awarded.

7. **Legal Guardianship**

   A legal guardian is considered to have the same responsibility as a parent for contributing towards the educational costs of the student. However, if both parents are deceased and no legal guardian has been appointed, the application may be processed on the same basis as an independent applicant. Proof that both parents are deceased must be attached to the application form.

   A guardian who claims the applicant for Income Tax purposes is considered to have the same responsibility as a parent for contributing to the educational costs of the student.

8. Common Law Union

A student with a common-law spouse is not considered to be married for the purpose of establishing "Independent status" unless there are childen from the union. If there are children from the union, the application will be processed under married applicant criteria.

9. Unmarried students with dependent children

(1) Dependent student: if the applicant is considered to be a dependent student, the child/children will also be considered as dependents of the applicants parents.

(2) Single Independent student: if the child does not live with the applicant, child maintenance costs may be allowed, provided that the applicant is required to support the child.

10. Separation/Divorce

A separated or divorced student without children is considered as a single independent student. Proof of separation or divorce must be submitted with the application or with a request for a review.

11. Landed Immigrants

If a student on landed immigrant status is considered Group A (dependent) he/she will be eligible for Provincial grant only after his/her parents have worked or have been in the work force in Canada for twelve months prior to registration.

If a student on landed immigrant status is considered as Group B (independent) he/she will be eligible for Provincial Grant only after he/she has worked or has been in the work force in this Province for twelve months prior to registration.

If you are an independent applicant and have been declared eligible to receive provincial grant while classed as a dependent applicant, you will not lose your eligibility upon becoming an independent applicant.

Students who are admitted in Canada on a student visa or visitors visa are not eligible to apply for Student Aid.

12. Medical Expenses

Medical expenses including costs incurred for dental and eye glasses are not normally considered as an educational cost and, therefore, students will not be reimbursed for these expenses. However, medical costs related to extended periods of illness and treatment of chronic diseases may be considered as special cases. These cases should be documented and sent to the Student Aid Division for consideration through the appeals process.

13. Summer Schools

Students who attend summer schools or a period of studies which is less than 12 weeks in duration are not eligible for assistance from the Student Aid Program.

14. Income Tax Returns to accompany applications from Group A — (dependent students):

Application forms for dependent studies will not be accepted unless Income Tax Returns for both parents/guardians/sponsors (if both were employed) for the 1981 taxation year are enclosed with the application form.

15. Duplicate Applications

A second application submitted by a student for the same semester(s) of attendance at the same institution will not be accepted. Changed circumstances must be considered through the appeals process.

16. Work Force

For the purpose of establishing independent status a student is considered to be a full-time member of the work force if either employed on a full-time basis or actively seeking employment. Travel combined with intermittent periods of employment is not considered as being in the work force.

17. Certificate of Confirmation (Green Sheet)

A green sheet must accompany all application forms from students attending eligible institutions outside the Province of Newfoundland and must be completed and signed by an official of the institution.

18. Identification

Certificates of Eligibility and Provincial Government Allowance cheques will not be released to MUN students unless their student I.D.'s are presented. Drivers Licence, Social Insurance Number Cards, M.C.P. Cards, etc., are not considered as satisfactory identification.